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C2C E-Commerce Impact on Consumers' Buying and Selling in Pakistan

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C2C e-commerce platforms are amplifying the shopping beats rapidly and raising the interests of both parties (buyers and sellers) into this area with delectable offerings. However, these offerings come with a couple of concerns that affect consumers' online buying and selling behaviour. Therefore, this study is focusing on some of those influential factors like consumer trust, time, convenience and perceived usefulness and determines their relationship with perceived quality of GUI of C2C e-commerce platform. A total of 300 questionnaires were circulated amongst people of different backgrounds in Lahore, Pakistan e.g. students, professionals and housewives using convenience sampling technique. The study has used SPSS version 21.0 to analyse the collected data. The empirical results revealed that there is a significant and positive relationship among all chosen factors. Moreover, another notable finding is that Pakistani consumers are excited to enjoy this revolutionary trend, but privacy and security concerns create chaos.

Keywords: *C2C E-Commerce in Pakistan, Perceived Quality of GUI, Perceived Usefulness, Consumer Trust, Convenience, Virtual Platform.*

Introduction

The internet has become a vital virtual trading place to buy and sell products or services among organisations and even between peers. C2C e-commerce is a growing area of e-commerce where individuals come together to buy, sell or trade items online. When it comes to consumer's convenience, e-commerce enables consumers to purchase and sell products or services and do transactions virtually 24/7 from around the globe. It provides the buyers heterogeneous products and allows them to perform rapid comparisons. In this model of e-

commerce, websites act as a third party and provides buyers and sellers with a virtual platform to trade. The idea of conducting business with peers is really fascinating, and therefore, it has unlocked many ways for consumers to participate in C2C e-commerce.

Most of the people purchase or sell a large number of items online, but still there are certain threats due to which they hesitate to utilise electronic commerce platforms. Various studies have already been carried out in order to discover prominent factors that shape consumer's mind towards online shopping but those attempts have been made in different territories around the globe. Therefore, it is paramount to investigate the impact of influential factors in a Pakistani context that hinder consumers in utilising this trade channel. This study will provide an insight into how Pakistani consumers react towards C2C electronic commerce platforms.

Research Questions

The research paper is aiming to answer the questions below:

a. What are the central elements that influence Pakistani consumers to buy or sell using C2C electronic commerce platforms?
b. Identify the future aspects of C2C ecommerce in Pakistani context.

Theoretical Framework

In an elaborated way, the relationship of perceived quality of GUI of C2C e-commerce with consumers' time, trust, convenience and perceived usefulness is simple but noteworthy.

Henceforth, the study has developed following hypotheses.

H_1: Consumer time has significant relation with perceived quality of GUI of C2C e-commerce website.
H_2: Consumer trust has significant relation with perceived quality of GUI of C2C e-commerce website.
H_3: Convenience has significant relation with perceived quality of GUI of C2C e-commerce website.
H_4: Perceived usefulness has significant relation with perceived quality of GUI of C2C e-commerce website.

Literature Review

E-commerce has become a huge global trade channel which is accessible to most consumers. It has transformed the traditional ways of doing businesses and brought great convenience in

the daily lives of people. Consumer-to-consumer (C2C) or person-to-person (P2P) e-commerce comes under the four classifications of e-commerce along with business to business (B2B), consumer to business (C2B) and business to consumer (B2C) models. C2C is a business model which has been into existence since the late 1990s in large part because of the internet and e-commerce. It is also considered as the oldest form of trade where one consumer used to buy goods from another consumer but now it is associated with the internet where a third-party is involved in business to facilitate the transactions (Hom, J.Elaine, 2013). Previous studies highlight this fact that there is very little cost involved in C2C electronic commerce in order to keep prices lower for buyers and higher margins for sellers. Consumers simply place their products online instead of selling them at a traditional store. On the other hand, buyers just need to search their desired product on a C2C website rather to roam around and search through physical stores (Hom, J.Elaine, 2013). EBay, Amazon.com and OLX are notable intermediaries of C2C. C2C online platform acts simply as third party or intermediary to link both parties, buyers and sellers, and has very little control over the quality of products being sold.

The concept of trust in e-business has been widely studied by many scholars. Trust builds more favourable attitudes towards sellers as well as consumers, in order to gain their loyalty. Chaudhary, Nisar & Rahman pointed out that psychological factors such as privacy and security influence online buying behaviour of consumers (Chaudary,S. et al., 2014). Furthermore, Calderwood & Freathy emphasised that trust is an important psychological factor (Calderwood, E., & Freathy, P., 2013). Clemes, Gana and Zhang described convenience as availability of opportunity for online buyers to shop for products 24/7 within minimum or limited time frame and with less exertion (Clemes et al., 2014). Chaudhary, Nisar & Rahman explained in their study that psychological factors like trust and security are important dimensions for consideration when online trade behaviour of consumers is kept in view (Chaudary,S. et al., 2014).

Graphical user interface of C2C websites is a critical factor as it develops a strong first impression on consumers when it is accessed for the first time. Roy, Dewit and Aubert mentioned in their study that ease in browsing the website, ease in learning how to use that website, assisting tools that benefit consumers and trust in sellers affect consumers' online trade decisions (Roy et al., 2001). Trust in a website can be measured by *control, reputation, integrity and dependability*: the website provides true and accurate information to its consumers (Huang, E. Y. and Chang, J., 2004).

Understanding consumer behaviour in the electronic environment is really critical and it can be achieved if the factors that influence their purchase decision are ignored or rationally answered. For example, online consumers' fears about the lack of opportunity to examine a product before purchase which is particularly regarded as an influential factor in direct purchase decisions. When consumers interact online, they share ideas, but more importantly,

they have an interpersonal exchange (Friesen, G.B., 2004). Whereas many individuals have good intentions while interacting, cyber-crimes occur daily on the internet. In fact, a significant amount of online scams have been found to occur in online auctions (Gavish, B. and Tucci, C.L., 2006). This threat exerts pressure on buyers to think about the risk and perceived trust in C2C e-commerce. On the other hand, in C2C e-commerce a seller is not worried about perceived risk. The reason behind their fearless attitude is reliable transactional channels such as PayPal.

Several empirical studies have examined the general tendency of online trade among peers and the factors that affect their decisions. C2C e-commerce provides online consumers with massive access to products and services all around the world, from different sellers rather than solely from the actual maker or seller. The combination of less time available for shopping, limited information-processing capability and availability of massive information on the web has, however, led consumers to demand more control, less effort and greater efficiency during buying and selling (Lowengart, O. and Tractinsky,N., 2001).

For consumers, important dimensions of online shopping are convenience and accessibility (Gilly & Wolfinbarger, 2001). Because consumers can shop through ecommerce platforms in the comfort of their home environment, it saves time and effort, and they are able to shop any time of the day or night. Especially for consumers that, owing to their extended working hours, only have a small amount of free time, online buying and selling is an excellent opportunity. Thus, the situational factor ‘time pressure’ has a significant impact on the consumers’ intention to buy/sell online. The internet is time saving and accessible 24 hours a day, so for consumers time is considered the most important driving force when it comes to online buying and selling.

Perceived usefulness is defined as the extent to which consumers feel the online website could add value and efficacy to them during online shopping (Wang, Z.,& Lai,E., 2012). Information related to high quality products must be provided to the consumers to help them in making sound decisions.

Research Method

The intention to investigate significance of online consumers’ buying and selling behaviour has been examined using quantitative explanatory research design. Quantitative research was conducted to quantify information and generalise results from the sample chosen by checking the correlation and reliability of variables. To understand the influence of time, consumers’ trust, convenience and perceived usefulness on perceived quality of GUI of C2C e-commerce website. The study has used five-point Likert scale measurement comprised of strongly disagree, disagree, neutral, agree and strongly agree. The study has gathered 300 questionnaires using convenience sampling technique. By Roscoe, a sample size which is

larger than 30 but less than 500 is appropriate. (Roscoe,J.T., 1975). Respondent's gender, income, age, or other demographics were not of major concern for this research. The unit of analysis was individuals, residents of Pakistan including students, employees, businessmen or women and housewives. SPSS version 21.0 has been used to analyse the data statistically.

Analysis and Testing of Data

To check the internal consistency of scale, the study has applied a reliability test.

Table 1: Overall Reliability Statistics

Cronbach's Alpha	N of Items
.944	32

The above table shows the overall reliability score of the questionnaire which was comprised of 32 questions; it appears to be 0.944, which is greater than 0.7. This shows that our scale is reliable.

Table 2: Frequency of Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	168	56.0	56.0	56.0
Male	132	44.0	44.0	100.0
Total	300	100.0	100.0	

The frequency distribution has measured the total number of male and female respondents. Table 2 shows that total 300 respondents participated among which 132 were males and 168 were females and the percentage of both male and female is 44% and 56% respectively.

Table 3: Frequency of Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**18 to 23**	172	57.3	57.3	57.3
	24 to 30	74	24.7	24.7	82.0
	31 to 40	41	13.7	13.7	95.7
	41 to 50	13	4.3	4.3	100.0
	Total	300	100.0	100.0	

There were 300 valid respondents in which 172 respondents belonged to the age group of 18-23, 74 respondents belonged to the age group of 24-30 whereas 41 respondents belonged to the age group of 31-40 and the rest of the 13 respondents belonged to the age group of 41-50 which in percentage is 57.3%, 24.7%, 13.7% and 4.3% respectively.

Table 4: Frequency of Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Businessman/ woman**	15	5.0	5.0	5.0
	Employee	90	30.0	30.0	35.0
	Housewife	28	9.3	9.3	44.3
	Student	167	55.7	55.7	100.0
	Total	300	100.0	100.0	

There were 300 total valid respondents in which 15 respondents were in the category of businessman or woman, 90 were in the category of employee, 28 in the housewife category whereas 167 respondents were students. The percentage of these categories is 5%, 30%, 9.3% and 55.7% respectively.

Table 5: Frequency of Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**5000-10,000**	117	39.0	39.0	39.0
	11,000-25,000	60	20.0	20.0	59.0
	26,000-40,000	53	17.7	17.7	76.7
	41,000-60,000	28	9.3	9.3	86.0
	More than 60,000	42	14.0	14.0	100.0
	Total	300	100.0	100.0	

There were 300 total valid respondents from which 117 respondents were in the range of income 5000-10,000, 60 respondents were among the range of 11,000-25,000, 53 fell in the

range of 26,000-40,000, and 28 were in the range of 41,000-60,000 whereas 42 respondents were in the income group which is more than 60,000. The percentage of this groups is 39%, 20%, 17.7%, 9.3% and 14.0% respectively.

The study has also applied Regression analysis to examine the relationship between predictor (C2C e-commerce) and descendent (Consumer behaviour) whereas correlation coefficient was applied to examine the strength and weakness of their relationship.

H1: Consumer time has significant relation with perceived quality of GUI of C2C e-commerce website.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.376[a]	.141	.139	.81785

a. Predictors: (Constant), User_Friendly_Interface

According to this table, the value 0.141 indicates that 14% variation in consumer time is due to the perceived quality of the user-friendly interface whereas the remaining variation is due to the other factors which are not covered in this study.

Table 7: Coefficients[a]

Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.014	.117		8.642	.000
	User-Friendly_Interface	.294	.042	.376	7.007	.000

a. Dependent Variable: Time

Value of "intercept" is 1.014 and the value of Beta (slope) is 0.294 which shows the positive impact of perceived quality of user-friendly interface of C2C e-commerce website on consumer time, and sig=0.000 proves the significance of the variable.

$$Y = \alpha + \beta X + \varepsilon$$

Time = Intercept + Slope* perceived quality of GUI + error term
= 1.014+ (0.294* perceived quality of GUI)

The Regression equation shows that with a one unit change in perceived quality of GUI of C2C e-commerce website, the consumer time increased by 0.294 units.

Table 2: Correlation between Consumer Time and Perceived Quality of GUI of C2C E-Commerce Website

		Time	User_ Friendly_Interface
Time`	Pearson Correlation	1	.376**
	Sig. (2-tailed)		.000
	N	300	300
User-Friendly_ Interface	Pearson Correlation	.376**	1
	Sig. (2-tailed)	.000	
	N	300	300

In the above table, the sig value 0.000 shows that there is significant correlation between descendent and predictor. Moreover, the Pearson Correlation value (0.376**) shows a positive association between variables. The positive Pearson Correlation shows change in predictor brings change in descendent. In other words, a more simple, easy and friendly GUI of C2C e-commerce website will help more consumers to buy or sell products without wastage of their time. "As the value of $p < \alpha$ (0.05, level of significance)" so, we accept H_1 because $0.000 < 0.05$. Hence, there exists a significant relation between consumer time and perceived quality of GUI of C2C e-commerce website.

H2: Consumer trust has significant relation with perceived quality of GUI of C2C e-commerce website.

Table 9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.401[a]	.161	.158	.91242

a. Predictors: (Constant), User_ Friendly_ Interface

According to Table 9, the value 0.161 indicates that 16% variation in descendent is due to the predictor (perceived quality of GUI) whereas the remaining variation is due to the other factors which are not covered in this study.

Table 3: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.446	.131		11.046	.000
	User-Friendly_ Interface	.354	.047	.401	7.558	.000

a. Dependent Variable: Consumer Trust

The value of intercept value of "intercept" is 1.446 and the value of Beta (slope) is 0.354 which shows the positive impact of perceived quality of GUI of C2C e-commerce website on consumer trust, and sig=0.000 proves the significance of variable.

$$Y = \alpha + \beta X + \varepsilon$$

Consumer Trust = Intercept + Slope* perceived quality of user-friendly interface + error term = 1.446+ (0.354* perceived quality of user-friendly interface)

The Regression equation shows that with a one unit change in predictor (perceived quality of GUI of C2C e-commerce website), descendent (consumer trust) increased by 0.354 units.

Table 41: Correlation between Consumer Trust and Perceived Quality of GUI of C2C E-Commerce Website

		Consumer Trust	User_ Friendly_Interface
Consumer Trust`	Pearson Correlation	1	.401**
	Sig. (2-tailed)		.000
	N	300	300
User-Friendly_ Interface	Pearson Correlation	.401**	1
	Sig. (2-tailed)	.000	
	N	300	300

The sig value 0.000 in table shows that there is significant correlation between descendent and predictor variables. Moreover, the Pearson Correlation value (0.401**) shows a positive association between variables. This means that changes in one variable i.e. perceived quality of user friendly interface of C2C e-commerce website are moderately correlated with changes in the descendent variable i.e. consumer trust. In other words, more simple, easy and friendly GUI of C2C e-commerce website will gain more consumer trust. "As the value of $p < \alpha$ (0.05, level of significance)" so, we accept H2 because $0.000 < 0.05$. Hence, there exists a significant relation between consumer trust and perceived quality of GUI of C2C e-commerce website.

H3: Convenience has significant relation with perceived quality of GUI of C2C e-commerce websites.

Table 52: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.310[a]	.096	.093	.79770

a. Predictors: (Constant), User_ Friendly_ Interface

According to the above table, the value 0.096 indicates that 9.6% variation in descendent variable (convenience) is due to the predictor variable (perceived quality of GUI) whereas the remaining variation is due to the other factors which are not covered in this study.

Table 13: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.403	.114		12.257	.000
User-Friendly_ Interface		.230	.041	.310	5.621	.000

a. Dependent Variable: Convenience

As per statistical results, the value of "intercept" is 1.403 and the value of Beta (slope) is 0.230 which shows the positive impact of perceived quality of GUI of C2C e-commerce website on convenience, and sig=0.000 proves the significance of variable.

$$\mathbf{Y = \alpha + \beta X + \varepsilon}$$

Convenience = Intercept + Slope* perceived quality of user-friendly interface + error term
= 1.403 + (0.230* perceived quality of user-friendly interface)

The Regression equation shows that with a one unit change in perceived quality of GUI of C2C e-commerce website, convenience increased by 0.230 units.

Table 14: Correlation between Convenience and Perceived Quality of GUI of C2C E-Commerce Website

		Convenience	User_ Friendly_ Interface
Convenience `	Pearson Correlation	1	.310**
	Sig. (2-tailed)		.000
	N	300	300
User-Friendly_ Interface	Pearson Correlation	.310**	1
	Sig. (2-tailed)	.000	
	N	300	300

From the above table, the sig value 0.000 shows that there is significant correlation between descendent and predictor variables. Moreover, the Pearson Correlation value (0.310**) shows positive association between variables. This means that changes in one (independent) variable i.e. perceived quality of user-friendly interface of C2C e-commerce website have subtle correlation with changes in the dependent variable i.e. convenience. The positive Pearson Correlation shows that if one predictor variable increases in value, the descendent variable

also increases in value. In other words, a more simple, easy and friendly GUI of C2C e-commerce website will increase convenience to the online consumer. As the value of $p < \alpha$ (0.05, level of significance), therefore, we accept H3 because $0.000 < 0.05$. Hence, there exists a significant relation between convenience and perceived quality of GUI of C2C e-commerce website.

H4: Perceived usefulness has significant relation with perceived quality of GUI of C2C e-commerce website.

Table 15: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.401[a]	.168	.165	.64756

a. Predictors: (Constant), User_ Friendly_ Interface

According to Table 15, the value 0.168 indicates that 16.8% variation in descendent variable (perceived usefulness) is due to the predictor variable (perceived quality of GUI) whereas the remaining variation is due to the other factors which are not covered in this study.

Table 166: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.564	.093		16.838	.000
	User-Friendly_ Interface	.258	.033	.410	7.761	.000

a. Dependent Variable: Perceived_Usefulness

According to the table, value of "intercept" is 1.564 and the value of Beta (slope) is 0.258 which shows the positive impact of perceived quality of GUI of C2C e-commerce website on perceived usefulness, and sig=0.000 proves the significance of variable.

$$\mathbf{Y = \alpha + \beta X + \varepsilon}$$

Perceived Usefulness = Intercept + Slope* perceived quality of user-friendly interface + error term

= 1.564 + (0.258* perceived quality of user-friendly interface)

The Regression equation shows that with a one unit change in predictor variable (perceived quality of GUI of C2C e-commerce website), the descendent variable (perceived usefulness) increased by 0.258 units.

Table 7: Correlation between Perceived Usefulness and Perceived Quality of GUI of C2C E-Commerce Website

		Perceived_Usefulness	User_ Friendly_ Interface
Perceived_Usefulness	Pearson Correlation	1	.410**
	Sig. (2-tailed)		.000
	N	300	300
User-Friendly_ Interface	Pearson Correlation	.410**	1
	Sig. (2-tailed)	.000	
	N	300	300

The Pearson Correlation value (0.410**) shows positive association between variables according to the table. This means that changes in one (independent) variable i.e. perceived quality of GUI of C2C e-commerce website are moderately associated with changes in the second (dependent) variable i.e. perceived usefulness. In other words, a more simple, easy and friendly GUI of C2C e-commerce website will increase the perceived usefulness. As the value of $p < \alpha$ (0.05, level of significance), therefore, we accept H_3 because $0.000 < 0.05$. Hence, there exists a significant relationship between perceived usefulness and perceived quality of GUI of C2C e-commerce website.

The study has also applied one-way analysis of variance (ANOVA) on the data to test the hypotheses and to examine any statistically significant differences.

H1: Consumer time has significant relation with perceived quality of GUI of C2C e-commerce website.

Table 188: One-way ANOVA on Consumer Time and GUI of C2C E-Commerce

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	44.220	5	8.844	13.835	.000
Within Groups	187.946	294	.639		
Total	232.167	299			

ANOVA table gives the F value which is 13.835 and significance value is 0.000. As p value $0.000 < 0.05$ we conclude that there is a significant relationship between consumer time and perceived quality of GUI of C2C e-commerce site.

H2: Consumer trust has significant relation with perceived quality of GUI of C2C e-commerce website.

Table 19: One-way ANOVA on Consumer Trust and GUI of C2C E-Commerce

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	51.800	5	10.360	12.491	.000
Within Groups	243.850	294	.829		
Total	295.649	299			

ANOVA table gives the F value which is 12.49 and significance value is 0.000. As p value 0.000 < 0.05 we conclude that there is significant relationship between consumer trust and perceived quality of GUI of C2C e-commerce site.

H3: Convenience has significant relation with perceived quality of GUI of C2C e-commerce website

Table 9: One-way ANOVA on Consumer Convenience and GUI of C2C E-Commerce

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	23.528	5	4.706	7.430	.000
Within Groups	186.201	294	.633		
Total	209.729	299			

The above table gives the F value which is 7.430 and significance value is 0.000. As p value 0.000 < 0.05 we reject H_0 and conclude that there is a significant relationship between convenience and perceived quality of GUI of C2C e-commerce site.

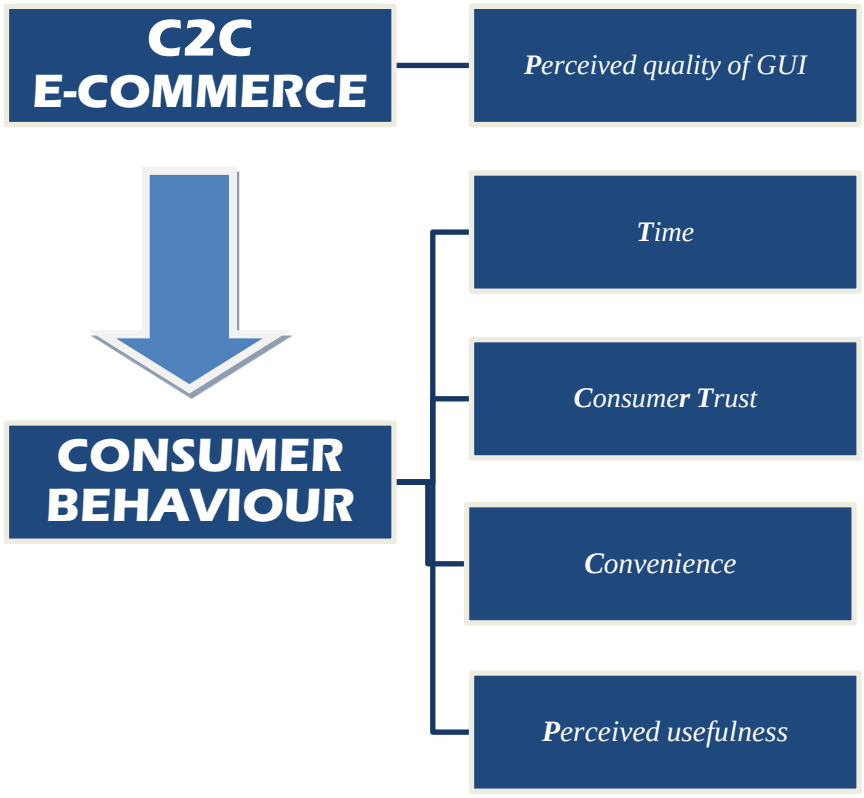
H4: Perceived usefulness has significant relation with perceived quality of GUI of C2C e-commerce website.

Table 21: One-way ANOVA on Perceived Usefulness and GUI of C2C E-Commerce

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	28.396	5	5.679	13.705	.000
Within Groups	121.825	294	.414		
Total	150.221	299			

The above ANOVA table gives the F value which is 13.705 and significance value is 0.000. As p value 0.000 < 0.05 we conclude that there is a significant relationship between perceived usefulness and perceived quality of GUI of C2C e-commerce website.

Figure 1. Theoretical Framework of C2C E-Commerce and Consumer Behaviour



Conclusion and Recommendations

Online shopping and selling through C2C e-commerce platforms is an emerging trend in Pakistan. In many developed countries, C2C e-commerce is trending and has revolutionised traditional buying and selling but in Pakistan it's in infancy stage. Therefore, this study has aimed to highlight influencing factors of consumers' buying and selling behaviour by using C2C e-commerce platforms. SPSS version 21.0 was used for data analysis. Consumer's time, trust, convenience and perceived usefulness were significant factors when trading is made using GUI of C2C e-commerce website. The research findings revealed that C2C online trade is getting trendier among the young generation i.e., students & professionals whereas the future of C2C e-commerce is quite radiant as Pakistani consumers seemed excited about the C2C e-commerce offerings but on the other hand, various risks such as trust factors, security and privacy concerns are creating chaos. However, results derived from the statistical analysis indicated a positive and significant impact of C2C e-commerce on consumer buying and selling behaviour. Research has also found that the strength of the relationship between the dimensions of the dependent variable (consumer behaviour) and dimensions of the independent variable (C2C e-commerce) was less to moderate.

Furthermore, it is recommended that there is a strong need to create brand image of C2C e-commerce in the minds of consumers so they can freely buy and sell items online. C2C e-commerce platforms should focus more towards improving benefits associated with this e-commerce model by providing consumers more convenience in terms of assurance, service-quality, delivery and secured payment methods.

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